

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT FOR FLORIDA
JACKSONVILLE DIVISION

CASE NO: 3:12-bk-03027

IN RE:

John S. Knowlton, and
Sharon A. Feniello-Knowlton
Debtors.

SECOND AMENDED CHAPTER 13 PLAN

The Debtors submit the following First Amended Chapter 13 Plan.

1. The future earnings of the debtor are submitted to the supervision and control of the Chapter 13 Trustee.

2. The Debtor shall pay over to the Trustee the sum of \$561.71 for months one (1) through six (6) and \$688.91 per month for months seven (7) through sixty (60).

3. From the proceeds so received the Trustee shall make the following payments:

A. PRIORITY CLAIMS

(1). The fees and expenses of the Chapter 13 Trustee shall be paid over the life of the Plan as set by the United States Trustee.

B. SECURED CLAIMS

(1). Seterus holds a purchase money first mortgage on the Debtor' homestead located at 2933 Vista Palm Drive, Edgewater, FL 32141. This mortgage is current. The mortgage balance is @ \$134,000.00. The monthly payment is \$1,244.67.00 which includes taxes and insurance. The payments are automatically paid from the Debtors' bank account through an electronic transfer. The Debtors propose to continue to make those payments through the electronic transfer and will seek the Court's permission to make those payments outside the Plan. This creditor will retain its lien.

(2). Bank of America holds a second mortgage on the Debtor's homestead. This creditor has satisfied the debt as part of a national settlement and will receive nothing under the Plan as Amended.

(3). Honda Finance holds a purchase money security interest in a 2007 Honda 1300 VTX C. The Honda had a fair market value of \$3,800.00. The Debtor will pay the sum of \$3,800.00 together with interest at the rate of 6% over the life of the Plan in monthly installments paid through the Trustee of \$73.46. This creditor will retain a lien on the 2007 Honda in the amount of \$3,800.00. The balance of this creditor's claim will be treated as unsecured.

(4). Huntington National Bank holds a purchase money security interest in the Debtor's 2007 Dodge Caliber. The Debtor is current on the monthly payments. The secured balance is \$10,149.72. The monthly payment is \$279.02. The Debtors propose to pay this debt over the life of the Plan as Amended by paying this creditor \$169.17 per month through the office of the Trustee.

C. UNSECURED CLAIMS

(1). Unsecured creditors whose claims are timely filed and allowed shall receive a distribution pro rata from the balance held by the Trustee and from the monthly payments made by the Debtors after paying priority claims.

(2). Any claims (other than governmental units) filed after the claim bar date shall not receive a distribution unless specifically provided for above.

(3). All creditors shall retain their liens to the extent provided for by 11 U.S.C. §506(d).

(4). To satisfy the requirements of 11 U.S.C. §365 the Debtors hereby expressly assume all leases and executory contracts to which they are parties and no executory contract entered into by either Debtor is rejected.

(5). Title to the property of the Debtors shall re-vest in the Debtors upon confirmation of this Plan.

(6). *Except as provided for in the plan, the order confirming the plan, or other court order, no interest, late charges, penalties or attorneys fees will be paid or accessible by any secured creditor. 11 U.S.C. §1327(a) provides that: "The provisions of a confirmed plan bind the debtors and each creditor, whether or not the claim of such creditor provided for by the plan, and whether or not such creditor has objected to, has accepted, or rejected the plan."*

Once the Debtors successfully complete the Plan and a discharge is entered by the Court, NO SECURED CREDITOR WILL BE ALLOWED TO ADD LATE CHARGES, INTEREST, PENALTIES OR ATTORNEYS FEES FROM THE BEGINNING OF TIME TO THE DATE OF DISCHARGE.

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished by U.S. Mail **and/or** electronic mail this March 11, 2013, to the parties shown on the attached mailing matrix.

ARMISTEAD W. ELLIS, JR., P.A.



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Label Matrix for local noticing
113A-3
Case 3:12-bk-03027-PMG
Middle District of Florida
Jacksonville
Mon Mar 11 10:16:02 EDT 2013

Federal National Mortgage Association
c/o Glen M. Lindsay
P.O. Box 11438
Ft. Lauderdale, FL 33339-1438

United States Trustee - JAX 13/7 7
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2217

Bank of America
P.O. Box 22033
Greensboro, NC 27420-2033

FIA Card Services NA as successor in interes
Bank of America NA (USA) and MBNA
America Bank NA
c/o Becket and Lee LLP
POB 3001
Malvern PA 19355-0701

Florida Dept. of Revenue
Bankruptcy Unit
P.O. Box 6668
Tallahassee, FL 32314-6668

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Columbus, OH 43218-2519

Sallie Mae Private Credit
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220 Lasley Ave
Wilkes-Barre, PA 18706-1430

Volusia County Tax Collector
123 West Indiana Avenue
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2933 Vista Palm Drive
Edgewater, FL 32141-5515

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20750 Ventura Boulevard, Suite 100
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United States Bankruptcy Court
300 North Hogan Street Suite 3-350
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Bank of America
P.O. Box 851001
Dallas, TX 75285-1001

FIA Card Services, N.A. as successor to
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and MBNA America Bank, N.A.
PO Box 15102
Wilmington, DE 19886-5102

GE Money
P.O. Box 960061
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PO Box 7346
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IRS
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(p)AMERICAN HONDA FINANCE
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300 North Hogan St Suite 700
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The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

American Honda Finance
P.O. Box 105027
Atlanta, GA 30348-5027

End of Label Matrix	
Mailable recipients	28
Bypassed recipients	0
Total	28